



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-2(c)**

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Attorney for Elizabeth Wheeler, Debtor

Order Filed on February 11, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:  
  
Elizabeth Wheeler, Debtor,  
  
Debtor.

Case No.: 19-18088-VFP  
Chapter: 13  
Judge: VINCENT F.  
PAPALIA

**ORDER RESPECTING REQUEST FOR EXTENSION  
OR EARLY TERMINATION OF THE LOSS MITIGATION PERIOD**

The relief set forth on the following page is hereby **ORDERED**.

**DATED: February 11, 2020**

A handwritten signature in black ink, appearing to read "Vincent F. Papalia".  
\_\_\_\_\_  
Honorable Vincent F. Papalia  
United States Bankruptcy Judge

The court having granted the Notice of Request for Loss Mitigation concerning the following property and creditor on May 31, 2019 :

Property: 48 Echert Avenue, Newark, NJ 07112

Creditor: M&T Bank

## and a Request for

Extension of the 90 day Loss Mitigation Period having been filed by the debtor,  
and for good cause shown

Early Termination of the Loss Mitigation Period having been filed by \_\_\_\_\_,  
and for good cause shown

It is hereby ORDERED that,

The Loss Mitigation Period is extended up to and including May 11, 2020.

The Loss Mitigation Period is terminated, effective \_\_\_\_\_.

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HONORABLE VINCENT F. PAPALIA

Certificate of Notice Page 3 of 3  
United States Bankruptcy Court  
District of New JerseyIn re:  
Elizabeth Wheeler  
DebtorCase No. 19-18088-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin  
Form ID: pdf903Page 1 of 1  
Total Noticed: 1

Date Rcvd: Feb 11, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 13, 2020.

db +Elizabeth Wheeler, 48 Eckert Avenue, 2nd Floor, Newark, NJ 07112-2102

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE.

TOTAL: 0

## \*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 13, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 11, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor M&T BANK dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
 Kevin Gordon McDonald on behalf of Creditor M&T BANK kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com  
 Linwood A. Jones on behalf of Debtor Elizabeth Wheeler linwoodjonesesq@gmail.com  
 Marie-Ann Greenberg magecf@magtrustee.com  
 Michael R. DuPont on behalf of Creditor Rutgers Federal Credit Union dupont@redbanklaw.com, dana@redbanklaw.com  
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6